

Cultivate your skills.

As a Financial Professional with New York Life Insurance Company, you do much more than simply sell a product. First, you learn about the needs of your prospective clients, and then you help them understand the range of solutions available to achieve their financial goals.

Through our Agent development programs, New York Life provides the knowledge, skills, support, and resources needed to serve your clients and grow your business.

Managers, coaches, and mentors.

New York Life demonstrates its commitment to Agents by investing significant resources in training, support, and systems. On average, New York Life spends \$250,000 over a three-year period to train a new Agent. The success of these programs is primarily a result of the dedication of our managers, coaches, and consultants. What makes the system so successful and unique is that our managers, coaches, and consultants are fully compensated by New York Life and are not allowed to earn money through commission splits. As a result, they are 100% dedicated to your success with no distractions.

From the moment you become a New York Life Agent, a Development Manager will guide your professional development. With our prestigious NYLIC University (NYLIC U) as a primary resource, your Development Manager will support your continued growth in knowledge and skills, and manage that process from day one, helping you build a business with a potential seven-figure income.

Our training is effective because it is focused on your development. It recognizes that not only do you need knowledge, but that you also have to be able to apply that knowledge. We conduct training in the classroom, on a one-on-one basis, at our Dallas campus, and in the field with clients. Your managers will show you the skills and knowledge required, and then coach you to develop your competence and confidence.

Below is an overview of the training, tools, and resources available to you.

NYLIC University.

NYLIC U is more than a place—it's a program. It is the umbrella for all of the programs and systems provided for your support throughout your career with New York Life.

NYLIC U provides the solution. In addition to providing the basic skills and knowledge required to get off to a fast start, NYLIC U also provides the information you need, when you need it.

New York Life's commitment to making our Agents the highest-skilled professionals in the marketplace extends beyond NYLIC U. We encourage our Agents to obtain prestigious professional designations. These include Chartered Life Underwriter® (CLU®), Chartered Financial Consultant® (ChFC®), and Master of Science in Financial Services (MSFS).



The Company You Keep®

Field technology tools.

In a fast-moving, demanding environment, as products and procedures constantly evolve and government regulations change overnight, prospects and clients expect answers quickly.

To help manage client demands and grow your business efficiently, New York Life provides Agents with cutting-edge proprietary systems and software that was designed specifically for New York Life. We are one of the first insurance companies to introduce a collaborative platform to the field—providing Agents with a Web-based tool to easily view, edit, and share information.

To ensure you're getting the most from these resources, we offer comprehensive training and support at the local level, as well as assistance from our national Technology Resource Center in Reno, Nevada.

Agency Portal.

New York Life's intranet site provides a single point of access for Agents to perform the actions necessary to operate their business, access information and marketing materials, receive communications, and collaborate with one another. Using Agency Portal, you can access the resources and tools you need to help grow your business, such as:

- **Portal Contact System (PCS)**—PCS allows you to manage your interactions with clients and prospects. You can add notes, keep track of activities, execute mail merges, and create compliance-approved reports.¹ PCS also provides access to your clients' policies and investments allowing you to find the information you need when you need it.

- **Agent Dashboard**—This tool provides timely metrics and reporting on your business results, your progress toward goals, the status of business in process, and much more.

Product and marketing resources.

As a New York Life Agent, you are the owner of your own business—backed by the strength and resources of a Fortune 100 company. As such, we provide marketing materials and support to help you promote and advance your career. These include:

- **Marketing materials**—Encompassing the entire sales cycle, our marketing support features proven mass mailing campaigns, product brochures, and newsletters. Most of these materials are available online with the click of a mouse.

- **Agent Marketing Plan**—Since we understand the need to market yourself, too, the Agent Marketing Plan provides detailed templates and support to help you create your own business and marketing strategies tailored to your strengths and goals.

- **Prospecting and Approach Library**—This website is designed to help you grow your business and expand your markets with the latest and most effective prospecting resources available.

¹ Reports available to Registered Representatives of NYLIFE Securities LLC (member FINRA/SIPC), A Licensed Insurance Agency.

Advanced Markets support.

New York Life provides two teams of professionals to assist you with advanced markets sales. While the Advanced Planning Group is open to all New York Life Agents, The Nautilus Group² is a membership-based organization available to a select group of Agents. Collectively, these organizations are your preeminent resource for full-service advanced markets support in identifying and implementing sales planning opportunities aimed at high-net-worth individuals and business owners.

- **The Advanced Planning Group**—New York Life's veteran team of Advanced Sales Consultants works to make a difference with your clients by making a difference with you.

They collaborate with and develop qualified Agents who have advanced sales opportunities with business owners, affluent clients, and high-net-worth clients.

Knowledgeable and experienced, they provide keen insight that results in appropriate solutions for your clients' problems and the sales support that can allow you to effectively communicate solutions. They also share ideas you can use based on what other successful Agents are doing with their clients.

- **The Nautilus Group**³—This organization is made up of professionals with credentials in law, tax, accounting, and insurance. They provide dedicated support to a select group of New York Life's leading Agents on a membership basis, allowing you to build your business without having to add extensive professional staff to your payroll.

- **Eagle Strategies LLC**—NYLIFE Securities Registered Representatives can qualify to become Financial Advisors for Eagle Strategies LLC, a Registered Investment Adviser. Eagle Advisors offer fee-based financial planning and investment advisory services to their clients.

Leadership options.

Successful Agents have many career paths to leadership roles. Many managers report great fulfillment in helping Agents move into a managerial role. And unlike other companies, the path to management at New York Life is well-defined and structured. If you meet the performance requirements, you will have an opportunity to enter the ranks of management in as few as two years.

The best of the best.

For more than 168 years, New York Life Agents have built and maintained a reputation for being the finest Agents in the industry—the best of the best. This is not by accident. The Company's management and Agent development systems have provided consistent, proven processes over the years, taking talented people and cultivating them into skilled professionals. Our professionals can fulfill their personal aspirations and also help others achieve their financial goals and dreams.

We consider our Career Agency System a core strength—at a time when many other companies have abandoned theirs.

² This is a members-only group for which a fee must be paid and a production level must be met.

³ The Nautilus Group is a service of New York Life Insurance Company.

New York Life Insurance Company

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